

Article

## ***Mudharabah Financing Accounting Information System At Bank Muamalat Parepare Sub-Branch Office***

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**Abstract:** The purpose of this study is to find out the mudharabah financing accounting information system at PT. Bank Muamalat KCP Parepare, knowing the output generated from the mudharabah financing accounting information system at PT. Bank Muamalat KCP Parepare, and knows the application of sharia accounting principles in mudharabah financing to PT. Bank Muamalat KCP Parepare. The type of research used in this study is descriptive qualitative research.

The results showed that 1) the mudharabah financing accounting information system at PT. Bank Muamalat KCP Parepare is relatively good, because the process of financing transactions up to the repayment process has been carried out with a computer with various types of software that supports the system and reduces the risk of obstacles in the transaction process to its reporting. 2) shows that the internal control of mudharabah financing still has shortcomings in improving and updating the software for the use of information systems used in the financing process, because employees do not understand about it. 3) shows that the mudharabah financing accounting information system at PT. Bank Muamalat KCP Parepare has been applied based on sharia accounting principles, namely the principles of accountability, justice, and truth. These three principles have been applied in the financing process. Keywords: KSPPS Bakti Huria Syariah K.C Parepare, PSAK 101

**Keywords:** Accounting Information System, Mudharabah Financing, Sharia Accounting Principles.

### **1. Introduction**

The development of technology today has a great impact on human life in various aspects of organizational activities, including organizations such as financial institutions. As a service organization, financial institutions have a wide scope of functions including service, education and research with many levels and types of activities. To be able to carry out this task, professional human resources and relevant and accurate information systems are needed.

Much of the data on financial institutions including financial and accounting data is stored, processed, and shared with interested parties on a daily basis. Without using an accounting information system, it will take a longer time to process data and also the possibility of data miscalculations. Thus, the information provided becomes less relevant and less accurate for users to use in decision making. Therefore, such data must be managed by using accounting information systems to generate useful information for users and also to achieve competitive advantage. Economic growth and the development of the business world in the era of the global era require all companies to obtain maximum profits, including Islamic financial institutions, in order to compete with other institutions. Especially in accounting information systems that are used effectively and efficiently. Every Islamic financial institution in carrying out its business always requires relevant records, both to produce quality information needed by company stakeholders and in the company's daily activities such as recording product transactions.<sup>1</sup>

The modern financial and banking system has tried to meet human needs to fund its activities, not with its own

<sup>1</sup>Mona Gem Sari Mokodompit and Anik Wuriasih, 'The Quality Of Accounting Information System: A Case Of Regional Public Hospital Manokwari', *Journal Economy and Bisni*, 20.2 (2017).

funds, but with the funds of others, both by using the principle of participation in the context of equity financing and with the principle of loans in order to meet financing needs (debt financing). Islam has its own laws to meet these needs, namely through profit and loss sharing contracts as a method of meeting capital needs (equity financing) and buying and selling contracts (al bai') to meet financing needs (debt financing). But on the other hand, there are those who argue that debt financing (leveraging) as something that is prohibited because debt financing transfers transaction risk to borrowers. The preference for profit and loss sharing is based on a growing interpretation of the law in response to the prohibition of usury which generally equates it with interest. Equity financing in Islamic banking can be obtained through the mudharabah scheme. Equity-based financing will solve some of the difficult economic problems.<sup>2</sup>

An overview of the practice of mudharabah contract financing starts from the customer as a prospective mudharib submitting an application for mudharabah contract financing at a Sharia bank by completing the requirements required by the Islamic bank. Islamic banks conduct field observations about the correctness of the information provided by customers. Furthermore, Islamic banks conduct internal deliberations to decide whether to approve or reject customer applications. Of course, the bank will agree to finance the business if the expected level of profit is promising enough and the rate of return is very high.<sup>3</sup>

An overview of the mudharabah contract financing practice, bank muamalat Kcp Parepare really needs a good accounting information system to help streamline services to customers, seeing mudharabah financing is a product that is in demand by the public, especially for those who want to develop their business but do not have capital. There are three important functions formed by an accounting information system in an organization, including:

1. collect and store data about activities and transactions.
2. process data into information that can be used in the decision-making process.
3. Exercise precise control over the assets of the organization.

Based on the results of preliminary observations made at Bank Muamalat KCP Parepare, researchers see that the mudharabah financing accounting information system has been carried out by computerization using intranet networks and the internet so that they are interconnected between the company's internal and central affairs. The use of accounting information systems in company activities, especially in providing mudharabah financing, is very helpful for responsible parties in the recording process up to reporting, but there are still slight shortcomings in the company's internal control section, namely parties who use the accounting information system can only use the system but in repairing and upgrading the system if there is damage the parties still use professional services, this happens because the user of the accounting information system is not from the IT or Accounting department and there has been no previous training on this matter.

Thus, the author assumes that Bank Muamalat KCP Parepare has fully implemented the accounting information system on mudharabah financing based on sharia accounting principles, but it is necessary to conduct further research to find out more about the accounting information system applied at Bank Muamalat KCP Parepare.

## 2. Methodology

The type of research used in this study is quantified research, which is a type of research whose findings are not obtained through statistical procedures or other forms of counting and aims to reveal symptoms holistically-contextually through data collection from natural settings, by utilizing the researcher as a key instrument. The approach in this study uses a descriptive analysis approach, the anal descriptive method of ISIS, is a research method by collecting data according to the actual then the data is compiled, processed and analyzed to be able to provide an overview of the existing problem.

The data analysis process begins with finding all the data that has been collected through various techniques such as interview observations, personal documentation, official documents, pictures and so on. Miles and Huberman, as Sugiyono pointed out, stated that the activity of analyzing qualitative data was carried out interactively and continued continuously until the data reached saturation.

## 3. Result

### Mudharabah financing accounting information system at Bank Muamalat KCP Parepare.

The results of the research obtained in the process of financing activities at Bank Muamalat KCP Parepare are using a computer. Starting from recording customer data, transactions, calculating installments, and making reports. The parties involved in the system are running as many as three people, namely *customer service*, teller, leadership. The description of the system runs at Bank Muamalat KCP Parepare in the process of collecting and storing transaction data on the mudharabah financing accounting information system as follows:

<sup>2</sup>Bambang Waluyo, 'Implementation Financing Mudharabah In Islamic Banks To Realize Purpose Islamic Economics', *Journal Economy and Business Islam* 2.2 (2016).

<sup>3</sup> Moh. Nurul Qomar, 'Mudharabah Axle Product Financing Banking Sharia Perspective Abdullah Saeed', *MALIA: Journal Of Islamic Banking and Finance*, 2.2 (2018), pp. 201-202.

- a) *Customer service records and* collects master data and then the data is saved into a file. Then the *customer service* starts counting the installment list.
- b) After being hyphenated, the data is stored and used to make installment transactions every month.
- c) Teller serves customers who make installment payments by processing transactions (installment payments), the transactions are also stored in a file.
- d) Then the transaction file is checked and recorded again. If there is a customer who is late in making a transaction after ten days from the date of the supposed payment (payment installments), then the penalty is calculated automatically into the system with a nominal one-day fine of Rp. 2000,-.
- e) After all the data is processed, the teller will make a report to be submitted to the leadership. The report that is made will be examined and used as the basis for making decisions.<sup>4</sup>

Based on the description of the running system at Bank Muamalat KCP Parepare in the process of collecting and storing transaction data on the mudharabah financing accounting information system above, the researcher can conclude that the use of an accounting information system in mudharabah financing can facilitate mudharabah financing operational activities.

#### **Obstacles arising in the mudharabah financing process at Bank Muamalat KCP Parepare**

The application of the accounting information system produces relevant information needed by the company's stakeholders, besides that the accounting information system helps the company's daily activities such as providing mudharabah financing, which ends with reporting. Based on the results of interviews that have been conducted, so that researchers get the following information:

*"The mudharabah financing of the use of the accounting information system is carried out in order to provide convenience to employees and customers in carrying out transaction activities on financing. Such as processing and storing mudharabah financing activities that have been carried out by the parties involved in financing, so that later the management, employees and other interested parties can easily review things that have happened. Accounting information systems can change data and generate information from that data that is useful for interested parties to make a decision in mudharabah financing. The accounting information system can control and maintain the assets owned by the company in financing and others, for example customer data, company data and others so that it can be ensured that the data exists when needed, relevant, and accurate."*<sup>5</sup>

The leveling, it can be concluded that the accounting information system on mudharabah financing, produces a variety of benefits that are very useful in financing activities. Although the accounting information system at Bank Muamalat KCP produces many benefits, it does not rule out the possibility that there are obstacles or problems that can occur in financing. The results of the research conducted by the researcher by conducting interviews, researchers can draw conclusions on mudharabah financing at PT. Bank Muamalat KCP Parepare faces several obstacles, namely the lack of customer knowledge about Islamic financing resulting in a lack of interest in financing. The obstacles that exist, Bank Muamalat KCP Parepare always conducts an evaluation every week to find out the problems that occur in the internal area and find solutions in parsing existing problems.

*"In mudharabah financing, not all customers can apply for and can be accepted for financing, there are several stages carried out by banks and customers so that they can reach the stage of disbursement and repayment of receivable debts"*.

#### **4. Discussion**

In this section, a discussion of the research results will be explained which is the conclusion of the research results that have been previously presented. From the results of this research so that the author can answer and explain the problems raised, namely the mudharabah financing accounting information system at PT. Bank Muamalat KCP Parepare (Based on Sharia Accounting Principles).

#### **Mudharabah financing accounting information system at Bank Muamalat KCP Parepare.**

The application of the accounting information system at Bank Muamalat KCP Parepare has been implemented in all company activities, especially in mudharabah financing. The accounting information system used has computer standards using an internet and internet network that assists employees in carrying out company activities, especially in mudharabah financing which is directly monitored by the head of Bank Muamalat KCP Parepare itself and is directly connected by the head office.

<sup>4</sup> Abu Ali F., (Customer Service Bank Muamalat KCP Parepare), Interview, in the Bank Muamalat KCP Parepare 27 July 2021.

<sup>5</sup> Interview with Mr. Ilham Salim (Sub Branch Operation Supervision) on 10 August 2021.

The process of collecting and storing transaction data is carried out using a computer, which uses several special applications to assist in recording to collect and store data so that it can make it easier for employees if at any time the data is needed. The internal area of Bank Muamalat KCP Parepare, all devices are interconnected so that the leadership will directly monitor the activities carried out by all employees ranging from tellers, *customer service* and others. The accounting information system is very helpful for actors involved in mudharabah financing in facilitating the path of financing transactions, both in data processing, structured notifications for customers, and improving technological growth in the Islamic banking area.

### **Obstacles arising in the mudharabah financing process at Bank Muamalat KCP Parepare.**

The result of the mudharabah financing accounting information system is to store and process transaction data that has been recorded in the system, which will be made into reports needed by company stakeholders. Storing and maintaining company assets such as customer data and company data that will be easily found will be needed by interested parties, facilitating transaction channels in financing, including mudharabah financing, such as importing customer data, and other financing needs. However, there are still obstacles that occur in the mudharabah financing process, including customer incomprehension of sharia principles, especially in mudharabah, the Bank's lack of concern for customer limitations manifested in the form of formulating the Bank's strategy in risk management, and the lack of human resources knowledge about the characteristics of mudharabah financing.

## **5. Conclusion**

Based on the results of the research and discussion that has been explained previously, the conclusions that can be drawn from this research are:

1. The results showed that the process of collecting and storing data on transaction activities at Bank Muamalat has been carried out using a computer assisted by certain applications that help employees in the process of collecting and storing data, so that if a time is needed, it will make it easier for employees. However, there are still a few shortcomings in the internal control, namely if there is damage to the system employees do not know how to repair so they still use professional services for the solution.
2. The results of the research show that there are still obstacles that occur in the mudharabah financing process, including customer incomprehension of sharia principles, especially in mudharabah, the Bank's lack of concern for customer limitations manifested in the form of formulating the Bank's strategy in risk management, and the lack of human resources knowledge about the characteristics of mudharabah financing.

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